

UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MASSACHUSETTS

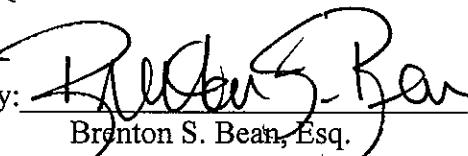
WILLIAM P. CHERNICOFF,)
Plaintiff,) CIVIL ACTION NO: 04-10073-NG
v.)
NCO FINANCIAL SYSTEMS, INC.,)
LOVELACE HEALTH SYSTEMS,)
EQUIFAX INFORMATION SERVICES,)
LLC, BIRCHWOOD CREDIT)
SERVICES, INC., TRANS UNION)
CORPORATION, and EXPERIAN)
NATIONAL ASSISTANCE CENTER,)
Defendants.)

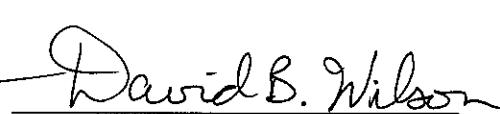
RULE 16.1(D)(3) CERTIFICATION

The undersigned do hereby certify that they have conferred with Equifax Information Serves, LLC, its authorized representatives, and/or litigation counsel with a view to establishing a budget for the costs of conducting the full course and various alternative courses of litigation and to consider the resolution of the litigation through the use of alternative dispute resolution, as indicated in Local Rule 16.4.

This 20 day of September, 2004.

EQUIFAX INFORMATION SERVICES, LLC

By: 
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CERTIFICATE OF SERVICE

This is to certify that I have this day served a true and correct copy of the foregoing EQUIFAX'S RULE 16.1(d)(3) CERTIFICATE by depositing same in the United States mail, properly addressed with sufficient postage affixed thereto to ensure delivery to:

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Dated: September 20, 2004.

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